

Information to identify the case:

Debtor 1	Everton G Rainford	Social Security number or ITIN	xxx-xx-6223
	First Name Middle Name Last Name	EIN	--
Debtor 2	Winnifred A Rainford	Social Security number or ITIN	xxx-xx-4192
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-18863-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Everton G Rainford

Winnifred A Rainford

9/6/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Everton G Rainford
Winnifred A Rainford
Debtors

Case No. 19-18863-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 06, 2022

User: admin
Form ID: 3180W

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Total Noticed: 155

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Everton G Rainford, Winnifred A Rainford, 26 Essex Avenue, Unit#1, Maplewood, NJ 07040-1503
518219413	+ American Anesthesiology of NJ PC, PO Box 120153, Grand Rapids, MI 49528-0103
518219417	Bank of America, 4461 Piedmont Parkway, Greensboro, NC 27410
518219416	Bank of America, PO Box 220411, Greensboro, NC 27420
518219418	+ Best Buy, PO Box 183196, Columbus, OH 43218-3196
518219419	Best Buy Credit, PO Box 1001007, Louisville, KY 40290
518219436	+ Citicards, PO Box 183056, Columbus, OH 43218-3056
518219440	+ Citicards, PO Box 183060, Columbus, OH 43218-3060
518219442	+ Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820
518219452	Ditech, PO Box 6172, Rapid City, SD 57709
518219451	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709
518219453	+ Ditech, PO Box 8172, Rapid City, SD 57709-8172
518219454	+ Ditech, PO Box 780, Waterloo, IA 50704-0780
518219455	+ Ditech Home Loans, PO Box 8172, Rapid City, SD 57709-8172
518219456	+ Dr. Hertz MD, 1500 Pleasant Valley Way, Suite 202, West Orange, NJ 07052-2956
518219457	+ EMA, PO Box 6231, Parsippany, NJ 07054-7231
518219458	Ema Medical Associates, PO Box 598, Livingston, NJ 07039-0598
518219462	+ Fingerhut, PO Box 745010, Cincinnati, OH 45274-0001
518219465	+ Greensky, PO Box 530584, Atlanta, GA 30353-0584
518219466	+ Greensky Inc., PO Box 933614, Atlanta, GA 31193-3614
518219467	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164
518219468	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System Inc, Po Box 64378, Saint Paul, MN 55164
518219470	+ Imaging Consultants of Essex, P.A., PO Box 3247, Indianapolis, IN 46206-3247
518219469	+ Imaging Consultants of Essex, P.A., PO Box 371863, Pittsburgh, PA 15250-7863
519555029	Interval International, 6262 Sunset Drive, (Ref: PE 7009406), Miami, FL 33143-4843
519555028	Interval International, Membership Processing, PO Box 432170, Miami, FL 33243-2170
519555030	Moon Palace Jamaica, Main Street Ocho Rios, PO Box 100, St. Ann, Jamaica, JAMAICA
518219480	+ NJ Anesthesia Associates, Attn: E. Alan Moretti, M.D., PO Box 37, Florham Park, NJ 07932-0037
518219477	New Jersey Anesthesia Associates, PO Box 0037, Florham Park, NJ 07932-0037
518219484	+ Online Collections, 202 W Firetower Road, Winterville, NC 28590-8412
518219485	+ Online Collections, 4917 Professional Center, Raleigh, NC 27609-4970
518219493	+ PNC, PO Box 790084, Saint Louis, MO 63179-0084
518219500	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
519555031	+ Palace Elite, PO Box 35444, Las Vegas, NV 89133-5444
519555032	Palace Elite Resorts, Benito Juarez, Cancun, Quinta Roo, Mexico 77506, MEXICO
518219512	+ Saint Barnabus EMA, PO Box 6251, Parsippany, NJ 07054-7251
518219535	+ St. Barnabus EMA, PO Box 417442, Boston, MA 02241-7442
518219537	+ St. Barnabus Healthcare, PO Box 29960, New York, NY 10087-9960
518219536	+ St. Barnabus Healthcare, PO Box 29965, New York, NY 10087-9965
518219539	+ Summit Medical Group, PO Box 8549, Belfast, ME 04915-8549
518219540	+ Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104
518219538	+ Summit Medical Group, Business Operations, 150 Floral Avenue, New Providence, NJ 07974-1557

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Total Noticed: 155

518219543 + Suntrust Bank/GreenSky, Attn: Bankruptcy, P0 Box 29429, Atlanta, GA 30359-0429
518219559 + Synovus Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
518219561 + Urology Group of NJ LLC, PO Box 51030, Newark, NJ 07101-5130
518219560 + Urology Group of New Jersey LLC, PO Box 11346, Belfast, ME 04915-4004
518219575 + Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

TOTAL: 47

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 06 2022 22:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 06 2022 22:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518219415	+ EDI: BANKAMER.COM	Sep 07 2022 02:23:00	Bank Of America, P0 Box 982238, El Paso, TX 79998-2238
518219414	+ EDI: BANKAMER.COM	Sep 07 2022 02:23:00	Bank Of America, Attn: Bankruptcy, P0 Box 982238, El Paso, TX 79998-2238
518219425	EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
518219437	EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citicards, 7920 NW 110th Street, Kansas City, MO 64153
518219444	EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
518219420	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
518219421	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
518219422	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518297072	+ EDI: AIS.COM	Sep 07 2022 02:23:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518219424	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One Na, Po Box 30281, Salt Lake City, UT 84130-0281
518219423	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One Na, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
518219426	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One, NA, Capital One Bank (USA) N.A., P0 Box 30285, Salt Lake City, UT 84130-0285
518219429	+ EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase Bank, 2500 Westfield Drive, Elgin, IL 60124-7701
518219439	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	CitiCards, PO Box 6345, The Lakes, NV 88901-0001
518219433	EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citibank, PO Box 6405, The Lakes, NV 88901-6405
518219432	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518341752	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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518219434	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citibank/The Home Depot, Attn: Centralized Bankruptcy, P0 Box 790034, St Louis, MO 63179-0034
518219435	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citibank/The Home Depot, P0 Box 6497, Sioux Falls, SD 57117-6497
518219438	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
518219441	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
518219446	+ EDI: WFNNB.COM	Sep 07 2022 02:23:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
518219447	+ EDI: WFNNB.COM	Sep 07 2022 02:23:00	Comenity Bank, Attn: Bankruptcy, P0 Box 182125, Columbus, OH 43218-2125
518219449	+ EDI: WFNNB.COM	Sep 07 2022 02:23:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
518219448	+ EDI: WFNNB.COM	Sep 07 2022 02:23:00	Comenity Bank, P0 Box 182789, Columbus, OH 43218-2789
518219565	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, P0 Box 8053, Mason, OH 45040
518219566	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518219473	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Macy's, PO Box 78008, Phoenix, AZ 85062
518219474	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Macy's Bankruptcy, PO Box 8053, Mason, OH 45040
518219476	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Macy's Visa, Bankruptcy, 6356 Corley Road, Norcross, GA 30071
518219475	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Macy's Visa, P0 Box 745012, Cincinnati, OH 45274
518343357	EDI: Q3G.COM	Sep 07 2022 02:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518219460	+ EDI: BLUESTEM	Sep 07 2022 02:23:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518219461	EDI: BLUESTEM	Sep 07 2022 02:23:00	Fingerhut, PO Box 5033, Sioux Falls, SD 57117
518219463	EDI: BLUESTEM	Sep 07 2022 02:23:00	Fingerhut Credit Card, Attn: Axsys National Bank, PO Box 5033, Sioux Falls, SD 57117
518219464	^ MEBN	Sep 06 2022 22:23:31	Green SKY, PO Box 29429, Atlanta, GA 30359-0429
518258925	+ Email/Text: bankruptcy@greenskycredit.com	Sep 06 2022 22:28:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518219467	EDI: LCIICSYSTEM	Sep 07 2022 02:23:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164
518219468	EDI: LCIICSYSTEM	Sep 07 2022 02:23:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164
518219459	EDI: BLUESTEM	Sep 07 2022 02:23:00	Fingerhut, Attn: Bankruptcy, P0 Box 1250, Saint Cloud, MN 56395
518320124	EDI: JEFFERSONCAP.COM	Sep 07 2022 02:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518219472	EDI: JEFFERSONCAP.COM	Sep 07 2022 02:23:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303

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518219427	EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase Bank, PO Box 659732, San Antonio, TX 78265
518219430	EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
518219431	EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850
518219428	EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase bank, PO Box 659409, San Antonio, TX 78265
518219471	EDI: JEFFERSONCAP.COM	Sep 07 2022 02:23:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518219478	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 06 2022 22:28:00	Nissan Motor Acceptance Corp., PO Box 660366, Dallas, TX 75266-0366
518219479	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 06 2022 22:28:00	Nissan Motor Acceptance Corporation, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
518219483	+ Email/Text: bankruptcy@onlineis.com	Sep 06 2022 22:28:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219481	+ Email/Text: bankruptcy@onlineis.com	Sep 06 2022 22:28:00	Online Collections, Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489
518219492	Email/Text: info@phoenixfinancialsvcs.com	Sep 06 2022 22:28:00	Phoenix Financial Services. Llc, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
518219491	Email/Text: info@phoenixfinancialsvcs.com	Sep 06 2022 22:28:00	Phoenix Financial Services. Llc, Attn: Bankruptcy, PO Box 361450, Indianapolis, IN 46236
518219504	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, PO Box 609, Pittsburgh, PA 15230
518219499	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518330010	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank NA, PO Box 94982, Cleveland, OH 44101
518219497	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
518219494	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219506	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
518219496	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982, Cleveland, OH 44101
518219502	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230
518219501	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518341665	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, C/O Gap, POB 41067, Norfolk VA 23541
518341741	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, C/O Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518341670	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, C/O Old Navy, POB 41067, Norfolk VA 23541
518341719	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, C/O Old Navy Visa Card, POB 41067, Norfolk VA 23541
518712019	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518712020	EDI: PRA.COM		

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		Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518219509	Email/Text: signed.order@pfwattorneys.com	Sep 06 2022 22:28:00	Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518219510	Email/Text: signed.order@pfwattorneys.com	Sep 06 2022 22:28:00	Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
518340734	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2022 22:29:10	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518326942	EDI: Q3G.COM	Sep 07 2022 02:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518219513	+ Email/Text: bankruptcy@savit.com	Sep 06 2022 22:28:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518219518	+ Email/Text: bankruptcy@savit.com	Sep 06 2022 22:28:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219511	+ Email/Text: ebn@rwjbh.org	Sep 06 2022 22:28:00	Saint Barnabas Health Care Systems, PO Box 903, Oceanport, NJ 07757-0903
518219525	+ Email/Text: clientservices@simonsagency.com	Sep 06 2022 22:28:00	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518219528	+ Email/Text: clientservices@simonsagency.com	Sep 06 2022 22:28:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219531	+ Email/Text: clientservices@simonsagency.com	Sep 06 2022 22:28:00	Simons Agency Inc, 3713 Brewerton Road Ste 1, Syracuse, NY 13212-3843
518219532	+ Email/Text: clientservices@simonsagency.com	Sep 06 2022 22:28:00	Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518219533	+ Email/Text: ebn@rwjbh.org	Sep 06 2022 22:28:00	St. Barnabas Medical Center, 2 Crescent Place, Oceanport, NJ 07757-1233
518219541	+ Email/Text: bankruptcy@bbandt.com	Sep 06 2022 22:28:00	Suntrust Bank, PO Box 85052, Richmond, VA 23285-5052
518219544	+ Email/Text: bankruptcy@bbandt.com	Sep 06 2022 22:28:00	Suntrust Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
518219548	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518219546	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
518219550	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
518219545	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
518222928	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518219551	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518219552	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518219553	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
518219554	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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518219555	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
518219556	+ EDI: RMSC.COM	Sep 07 2022 02:23:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, P0 Box 965060, Orlando, FL 32896-5060
518219558	+ Email/Text: synovusbankruptcy@synovus.com	Sep 06 2022 22:28:00	Synovus Bank/GreenSky, Attn: Bankruptcy, P0 Box 120, Columbus, GA 31902-0120
518328395	+ EDI: AIS.COM	Sep 07 2022 02:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518219562	+ EDI: VERIZONCOMB.COM	Sep 07 2022 02:23:00	Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225
518219563	+ EDI: VERIZONCOMB.COM	Sep 07 2022 02:23:00	Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087
518219564	+ EDI: VERIZONCOMB.COM	Sep 07 2022 02:23:00	Verizon Wireless, 3601 Converse Drive, Wilmington, NC 28403-6182
518219568	EDI: WFFC.COM	Sep 07 2022 02:23:00	Wells Fargo Bank, CscI Dispute Team N8235-04m, Des Moines, IA 50306
518219567	+ EDI: WFCCSBK	Sep 07 2022 02:23:00	Wells Fargo Bank, P0 Box 10438, Des Moines, IA 50306-0438
518318645	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Bank, N.A., PO Box 1629, Minneapolis, MN 55440-1629
518219569	EDI: WFCCSBK	Sep 07 2022 02:23:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
518219570	+ EDI: WFFC.COM	Sep 07 2022 02:23:00	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753
518219571	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001
518219572	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, P.O. Box 10335, Des Moines, IA 50306-0335
518219573	+ EDI: WFFC.COM	Sep 07 2022 02:23:00	Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
518219574	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001

TOTAL: 110

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518219445	*P++	CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043, address filed with court:, Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
518219443	*+	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
518219450	*+	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
518219486	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219487	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219488	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219482	*+	Online Collections, Attn: Bankruptcy, P0 Box 1489, Winterville, NC 28590-1489
518219489	*+	Online Collections Co., Attn: Bankruptcy, P0 Box 1489, Winterville, NC 28590-1489
518219490	*+	Online Collections Inc., Attn: Bankruptcy, P0 Box 1489, Winterville, NC 28590-1489
518219507	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219498	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982, Cleveland, OH 44101
518219505	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box

District/off: 0312-2

User: admin

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Total Noticed: 155

		3180, Pittsburgh, PA 15230
518219508	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518219495	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219503	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219514	*+	SaVit Collection Agency, Attn: Bankruptcy, P0 Box 250, East Brunswick, NJ 08816-0250
518219515	*+	SaVit Collection Agency, Attn: Bankruptcy, P0 Box 250, East Brunswick, NJ 08816-0250
518219516	*+	SaVit Collection Agency, Attn: Bankruptcy, P0 Box 250, East Brunswick, NJ 08816-0250
518219517	*+	SaVit Collection Agency, Attn: Bankruptcy, P0 Box 250, East Brunswick, NJ 08816-0250
518219520	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219521	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219522	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219523	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219519	*+	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518219524	*+	Savit Collection Agency Inc., PO Box 250, East Brunswick, NJ 08816-0250
518219526	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518219527	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518219529	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219530	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219534	*+	St. Barnabas Medical Center, 2 Crescent Place, Oceanport, NJ 07757-1233
518219542	*+	Suntrust Bank, P0 Box 85052, Richmond, VA 23285-5052
518219547	*+	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
518219549	*+	Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
518219557	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 0 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Loan Care Servicing Center Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Herbert B. Raymond	on behalf of Joint Debtor Winnifred A Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Debtor Everton G Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

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Date Rcvd: Sep 06, 2022

Form ID: 3180W

Total Noticed: 155

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Rebecca Ann Solarz

on behalf of Creditor Loan Care Servicing Center Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9